

Allianz Global Assistance

# Overseas Student Health Cover

Support when you  
need it



Global Assistance

Allianz 

# Welcome to OSHC

While you are away from your home country, accidents and illness may happen, resulting in expensive medical costs.

In Australia, Overseas Student Health Cover (OSHC) is a mandatory requirement of your student visa. You must have OSHC for the entire time you are studying here.

OSHC also gives you peace of mind knowing your health will be looked after you can easily access medical services while you are in Australia – so you can focus on your studies and enjoying your time here.

## In this brochure

This brochure gives you important information on OSHC with Allianz Global Assistance (AGA). It will help you understand your cover and the services available to you.

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# Your OSHC membership

You can find information about your OSHC membership using our mobile app 'My OSHC Assistant' or our International Health website. You can use these services to:

- Access your e-membership card
- Find a Doctor near you, with the option to search by a Doctor's gender, languages spoken and location
- Make a claim
- Translate medical terms
- View your policy information
- Update your membership details
- Access useful information in the Help Centre
- Read and watch Living in Australia content.

## Set up your OSHC benefits in 3 steps

### Step 1: Register for online services

Visit [allianzassistancehealth.com.au](https://allianzassistancehealth.com.au) and create an online account



Create account



### Step 2: Download the My OSHC Assistant app

Access your e-membership card, submit a claim and Find a Doctor nearby plus much more!



### Step 3: Download the Doctors on Demand app

Speak to a Doctor, anytime, anywhere  
24/7 Video consultations costs covered by your OSHC or OVHC Visitors Plus benefits

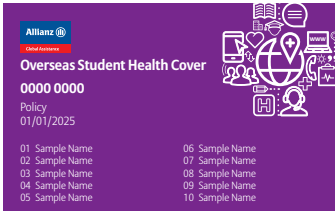


## Your OSHC e-membership card

Access your **e-membership** card on the My OSHC Assistant app.

This e-membership card is accepted at our large network of medical service providers, so you don't need to have a physical membership card.

Simply open the My OSHC Assistant app, select 'My Policy' and show the provider your e-membership card on the screen.



## Don't have the app?

If you don't have the My OSHC Assistant app, you can order a physical membership card. We will post it to your Australian residential address.

Log in to your account at [www.allianzassistancehealth.com.au](http://www.allianzassistancehealth.com.au) and select **Order a membership card**. Check your Australian address is correct and submit your request. A screen will confirm if your submission was successful.








Keep your card somewhere safe, like your wallet. If you use your OSHC benefits at one of our medical service providers, you will need to show them your membership or e-membership card. You may also need to provide photo identification. If you have an emergency, you can call the helpline telephone number on the back of the card.

Your **policy number** is likely to be your student ID followed by your institution acronym. For example, student ID 12345678 at Macquarie University would be 12345678MU. When creating an account enter an **email address** that is unique to you where a security code can be sent.



# What is covered?

OSHC gives you a level of cover that is similar to the benefits Australians get from Medicare. Many general health services are covered by OSHC.

<p><b>Doctor visits</b></p> 	<p>In Australia your local doctor is called a general practitioner (GP). Visits to a bulk billing doctor are covered fully or there may be a gap.</p>	<p><b>100% of MBS fee*</b></p>
<p><b>Hospital</b></p> 	<p>If you need to go to hospital, you are covered for treatment and accommodation.</p>	<p><b>100% of the MBS fee* for medical services provided in hospital</b></p> <p><b>Public hospital shared ward accommodation for overnight or same-day hospital stays</b></p> <p><b>Private hospital accommodation (for hospitals that have a contracted rate with Australian Health Services Alliance)</b></p>
<p><b>Emergency ambulance</b></p> 	<p>We will pay for ambulance transport with an approved ambulance service when medically necessary for admission to hospital.</p>	<p><b>100%</b></p>
<p><b>Prescription medicine</b></p> 	<p>We will help you pay for some prescription medicine if it is listed in the PBS.** Prescription medicine is a medicine a doctor writes a script for you to get from a pharmacy to treat an illness.</p>	<p><b>You will need to pay for the medicine first. Limits apply.</b></p>
<p><b>Pathology</b></p> 	<p>We will help you pay for pathology services.</p>	<p><b>85% of MBS fee*</b></p>
<p><b>Radiology</b></p> 	<p>We will help you pay for radiology services.</p>	<p><b>85% of MBS fee*</b></p>
<p><b>Surgically implanted prostheses</b></p> 	<p>We will help you pay if you have a prosthesis fitted as part of your hospital treatment.</p>	<p><b>100% of the minimum benefit on the Federal Government's prostheses list</b></p>

\* The **Medicare Benefits Schedule (MBS)** is a large list of medical procedures and services. Each one has a fee set by the government.

Some providers charge only the MBS fee – these are usually called ‘bulk billing’ providers. Other providers charge more than the MBS fee, called the ‘gap fee’.

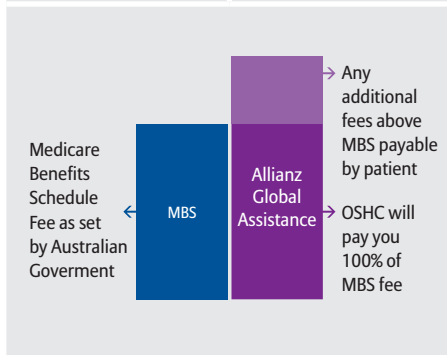
\*\* If your prescription is listed on the **Pharmaceutical Benefits Scheme (PBS)**, you only need to pay a maximum of \$38.80 for it. You can make a claim for any prescription listed on the PBS that costs more than \$38.80 (amount subject to change). AGA OSHC will reimburse up to \$50 for each prescription.

For example, you are prescribed medicine that costs \$60. You must pay for the medicine at the time of purchase, but AGA OSHC will cover the difference between your payment of \$38.80 and the medicine cost of \$60. You will receive \$21.20 back.

For more information about the PBS visit [www.pbs.gov.au](http://www.pbs.gov.au).

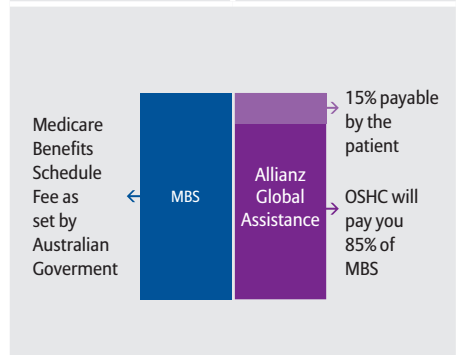
### Example of 100% of the MBS fee

Item number and amount charged	Benefit per service
Item 23 – \$37.05 <sup>^</sup>	100% of the MBS fee Therefore \$37.05 <sup>&gt;</sup> paid



### Example of 85% of the MBS fee

Item number and amount charged	Benefit per service
Item 73938 – \$7.95 <sup>^</sup>	85% of the MBS fee Therefore \$6.80 <sup>&gt;</sup> paid



<sup>></sup> Gap fee means the amount the member must contribute towards the claim, the gap fee can not be claimed. It is the difference between the amount payable under the Medicare Benefits Schedule and the amount actually charged by the medical service.

<sup>^</sup> MBS rebate current at time of publication. Depending on the date of your treatment, the rebate may be less.

We recommend you call your doctor before your appointment to get an idea of what it will cost you. For further information on gap fees, visit our website [www.allianzassistancehealth.com.au/en/student-visa-oshc/](http://www.allianzassistancehealth.com.au/en/student-visa-oshc/)

For more information about the MBS visit [www.mbsonline.gov.au](http://www.mbsonline.gov.au).



## What is not covered?

Extras services are not covered.  
These include:



Dental



Physiotherapy and  
chiropractic services



Contact lenses and eye glass  
prescriptions.

### How can I get extra cover?

If you want extra cover for the above services which are not covered by AGA OSHC, visit our website to view your options: [allianzassistancehealth.com.au/en/student-visa-oshc/cover/](http://allianzassistancehealth.com.au/en/student-visa-oshc/cover/)

OSHC Extras is provided by Peoplecare Health Limited.

### What if I have a pre-existing medical condition?

Some students arrive in Australia with pre-existing medical conditions.

A pre-existing medical condition is an illness or health issue you had during the 6 months before you arrived in Australia, or the 6 months before your student visa was granted (whichever was later).

Even if you didn't know you had a condition or you didn't see a doctor about it, our medical practitioners may find you showed signs or symptoms of it.



The Standard OSHC policy includes a **12-month waiting period** for the treatment of most pre-existing conditions. (Pre-existing mental health conditions generally have a 2-month waiting period.) This means if you receive treatment for your condition during the relevant waiting period, you cannot claim for the costs and you will need to pay the entire amount.

# Feeling sick? Here's what to do

In Australia, we see a local doctor (or General Practitioner, known as a GP) when we are sick or have a medical incident. Accidents do happen.

You can make an appointment with any GP in a medical centre across Australia.

## If you're feeling sick, we have options for you to see a doctor:

<p><b>Large network of Direct Billing Doctors in your local community</b></p> 	<p><b>You can Find a Doctor nearby on our website <a href="http://allianzassistancehealth.com.au">allianzassistancehealth.com.au</a></b></p> <ul style="list-style-type: none"><li>• These doctors make the claim for your benefit directly.</li><li>• If you are visiting one of our direct billing providers, you may not need to pay anything.</li><li>• Simply book an appointment, show them your OSHC e-membership card and the medical provider will collect the payment directly from AGA.</li></ul>
<p><b>Doctors on Demand</b></p> 	<p><b>Download the FREE Doctors on Demand App, to speak to a Doctor via video or phone call</b></p> <p><b>Access a doctor by video or phone:</b></p> <ol style="list-style-type: none"><li>1 Visit <a href="http://doctorsondemand.com.au">doctorsondemand.com.au</a> or open the app</li><li>2 Click 'Redeem a benefit'</li><li>3 Enter your membership number</li><li>4 Book in your consultation or request a repeat prescription</li></ol>
<p><b>After hours GP Home Visits Bulk Billed</b></p>	<p><b>Call 13SICK (7425) for out of business hours consultations</b></p> <p>From <b>4pm</b> weekdays, <b>10am</b> Saturdays, all day Sunday and public holidays – call or book online and they will generally call you back within 10 minutes</p> <p><b><a href="http://homedoctor.com.au">homedoctor.com.au</a></b> <b>Download the app and register</b></p>

In Australia, you only go to hospital in an emergency situation – that is, if you have a severe illness or injury that threatens your life or limbs.

For medical emergencies only, call 000 or go to the emergency department of your nearest public hospital.



# Need some medical advice?

## 24/7 assistance helpline

You can get medical advice over the phone 24 hours a day, 7 days a week. Just call **1800 814 781**.

If you feel sick, you will be able to speak to a doctor or nurse who can give you advice about your symptoms. You can also find out where your nearest hospital is, get legal advice and get interpreting help.



# How to claim

If your provider is not part of our direct billing network, you need to pay your bill and then make a claim to AGA so we can reimburse your costs.

There are a number of simple ways to do this:

## 1. My OSHC Assistant app

- Submit a claim in the app, where you can upload photos of your receipt

## 2. Online Claim

- Electronic lodgement using our interactive form on the website

Visit [www.allianzassistancehealth.com.au](http://www.allianzassistancehealth.com.au)

## 3. Manual Claim

- Complete a claim form, then scan and email to us along with your original receipt
- Often used to unpaid accounts, where the benefit is paid to the medical service provider

## 4. Cash Claim

- Processed by the on-campus representative (limited to \$105 in benefits payable)
- Redeemable at Australia Post outlets

If you need help making a claim, you can visit the online Help Centre at [allianzassistancehealth.com.au](http://allianzassistancehealth.com.au).

Alternatively, your AGA campus representative will be happy to help.

# Living in Australia

On our website, we have a range of tips and guides on life in Australia. We address issues such as homesickness, Medicare, health care, exam stress and beach safety. Plus, find information on touring Australia, public transport, getting a bank account and renting in Australia, plus much more.

Simply visit [www.allianzassistancehealth.com.au](http://www.allianzassistancehealth.com.au) and click on the 'Living in Australia' tab.

### Keeping Healthy in Australia

Read our guides about how to eat well, stay active and react in a health need



 <p><b>Homesickness</b> Use our top tips for coping with homesickness</p>	 <p><b>Sexual Health Video</b> Watch the short video about sexual health</p>	 <p><b>GPs Explained Video</b> Use our short video explaining GP services in Australia</p>	 <p><b>Health Care Video</b> Our video explains the Australian Health Care system</p>
 <p><b>Mental Health</b> Getting help is the best way to tackle your mental health</p>	 <p><b>Exam Stress</b> Use our top tips for managing exam stress</p>	 <p><b>Exercise</b> Fun ways to exercise in Australia and stay active while you're here</p>	 <p><b>Beach Safety</b> It's the best to take your 2022 8 Day of Beach Safety</p>



### **For online services and information including:**

- Customer service locations
- Find a doctor
- Claiming
- Health and wellbeing and other information

Visit [www.allianzassistancehealth.com.au](http://www.allianzassistancehealth.com.au).

### **Member services and general enquiries**

13 OSHC (13 6742)

#### **Claims**

1800 651 349

#### **24/7 assistance helpline**

Medical, legal and interpreting services in emergency situations

1800 814 781

### **This insurance is arranged and managed by**

AWP Australia Pty Ltd

ABN 52 097 227 177

Trading as Allianz Global Assistance

74 High Street Toowong QLD 4066

Locked Bag 3001, Toowong QLD 4066

Australia

Phone in Australia: 13 OSHC (13 67 42)

From overseas: +61 7 3305 8841

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Allianz Global Assistance Overseas Student Health Cover policies are authorised under a Deed entered into between Peoplecare Health Limited ABN 95 087 648 753 and the Australian Government through the Department of Health. Peoplecare Health Limited ABN 95 087 648 753 is a private health insurer under the Private Health Insurance Act 2007 (Cth) and is the underwriter of the Allianz Global Assistance Overseas Student Health Cover.